



# Fixed Indexed Annuity



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7/2/2021

	AIG	Allianz		
Product Name	<b>Power 10 Protector Plus Income SPDA (FPDA for 30 days)</b>	<b>Core Income 7 SPDA (Flexible in 1st year)</b>	<b>222 SPDA (Flex. in 1st 18 mo. / 1 yr in OR)</b>	<b>ABC, Allianz Benefit Control SPDA (Flex. in 1st 18 mo.)</b>
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   82 Comdex	A+ A.M. Best   AA Standard & Poors   94 Comdex	A+ A.M. Best   AA Standard & Poors   94 Comdex	A+ A.M. Best   AA Standard & Poors   94 Comdex
States Not Approved	NY, WA	NY	NY	NY
Issue Ages	50-75	0-80	0-80	0-80
Premium Min. / Max.	Min: \$25,000 Max: \$1 Million w/o approval	Min: \$10,000 Max: \$1 Million w/o approval	Min: \$20,000 Max: \$1 Million w/o approval	Min: \$20,000 Max: \$1 Million w/o approval
Riders	Lifetime Income rider is built into product Rider fee is 1.10% of rider value	Lifetime Income rider is built into product Rider fee is 1.25% accumulation value	Lifetime Income rider is built into product. No fee Allocation Charge - currently 0% (up to 2.5%)	Lifetime Income rider is built into product. No fee Allocation Charge - currently 0.95% (up to 2.5%)
Crediting Strategies	<\$100k >\$100k	<b>Fixed Account</b>	<b>1-Yr Pt-to-Pt - CAP</b>	<b>1-Yr Pt-to-Pt - CAP</b>
	<b>AQR DynamiQ Allocation Index</b>		BlackRock iBLD Claria Index 2.15%	BlackRock iBLD Claria Index 2.65%
	1-Yr Pt-to-Pt : Part. Rate WITH Spread	1-Yr Pt-to-Pt - CAP	Bloomberg US Dynamic Balance Index 2.50%	Bloomberg US Dynamic Balance Index 3.00%
	Part. Rate 80% 100%	<b>Nasdaq</b> 5.00%	Pimco Tactical Balanced Index 2.40%	Pimco Tactical Balanced Index 2.90%
	Annual Spread 1.00% 1.00%	<b>S&amp;P 500</b> 5.00%	S&P 500 2.50%	S&P 500 3.00%
	2-Yr Pt-to-Pt : Part. Rate WITH Spread	Russell 2000 5.00%	<b>1-Yr Pt-to-Pt - PART. RATE</b>	<b>1-Yr Pt-to-Pt - PART. RATE</b>
	Part. Rate 85% 100%	<b>Bloomberg US Dynamic Balance Index</b> 7.75%	BlackRock iBLD Claria ER Index 55%	BlackRock iBLD Claria ER Index 65%
	Annual Spread 0.00% 0.00%	<b>1-Yr Pt-to-Pt - SPREAD</b>	Bloomberg US Dynamic Balance II ER 50%	Bloomberg US Dynamic Balance II ER 60%
	<b>ML Strategic Balanced Index</b>	Bloomberg US Dynamic Balance Index 0.75%	Pimco Tactical Balanced ER Index 50%	Pimco Tactical Balanced ER Index 60%
	1-Yr Pt-to-Pt - Part. Rate 55% 80%	<b>1-Yr Pt-to-Pt - PART. RATE</b>	<b>1-Yr Pt-to-Pt - SPREAD</b>	<b>1-Yr Pt-to-Pt - SPREAD</b>
<b>PIMCO Global Optima</b>		BlackRock iBLD Claria Index 3.85%	BlackRock iBLD Claria Index 3.35%	
1-Yr Pt-to-Pt - Part. Rate 33% 45%	<b>1-Yr Pt-to-Pt - PART. RATE</b>	Bloomberg US Dynamic Balance Index 4.10%	Bloomberg US Dynamic Balance Index 3.60%	
<b>S&amp;P 500</b>	Bloomberg US Dynamic Balance II ER 105.00%	Pimco Tactical Balanced Index 4.10%	Pimco Tactical Balanced Index 3.60%	
1-Yr Pt-to-Pt - Cap 3.00% 4.25%	<b>2-Yr Pt-to-Pt - PART. RATE</b>	<b>2-Yr Pt-to-Pt - PART. RATE *</b>	<b>2-Yr Pt-to-Pt - PART. RATE</b>	
1-Yr Pt-to-Pt - Part. Rate 18% 22%	Bloomberg US Dynamic Balance II ER 140.00%	BlackRock iBLD Claria ER Index 75%	BlackRock iBLD Claria ER Index 85%	
<b>Russell 2000</b>		Bloomberg US Dynamic Balance II ER 70%	Bloomberg US Dynamic Balance II ER 80%	
1-Yr Pt-to-Pt - Cap 2.75% 3.80%		Pimco Tactical Balanced ER Index 70%	Pimco Tactical Balanced ER Index 80%	
<b>MSCI EAFE</b>		<b>Fixed Account</b> 1.30%	<b>Fixed Account</b> 1.20%	
1-Yr Pt-to-Pt - Cap 2.75% 3.80%		<b>Allocation Charge - currently 0%</b>	<b>Allocation Charge - currently 0.95%</b>	
<b>Fixed Account</b> 1.50% 1.50%		A charge ranging from 0% to 2.5% may apply to amounts allocated to certain strategies if certain economic criteria are met. Call Crump for complete details.	A charge ranging from 0% to 2.5% may apply to amounts allocated to certain strategies if certain economic criteria are met. Call Crump for complete details.	
<b>Bonus</b>	n/a	n/a	Income Rider Value only: 18% on first 18mos of depos	Income Rider Value: 18% on first 18mos of deposits
<b>Surrender Chgs (%)</b>	10 Yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yrs: 8.50, 8, 7, 6, 5, 4, 3, 0	10 Yrs: 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0	10 Yrs: 9.3, 9.3, 8.3, 7.3, 6.25, 5.25, 4.2, 3.15, 2.1, 1.05, 0
<b>MVA</b>	Yes	Yes	Yes	Yes
<b>Free Withdrawals</b>	10% after first year.	10% of paid premium after 1st year	10% of paid premium after 1st year	10% of paid premium after 1st year
<b>Waivers</b>	Nursing home (n/a CA,MA), terminal illness (n/a in CA,MA,WA)	Nursing Home (n/a in KS, MA, NJ, OR, PA, TX)	Nursing Home (n/a in KS, MA, NJ, OR, PA, TX)	Nursing Home, available in all states
<b>Minimum Guarantee</b>	1.00% on 87.5% of premium.	No less than 1% on 87.5% of premium	1.35% on 87.5% (yrs 1-10). 1% after 10th year	1.00% on 87.5% of premium
<b>Remarks</b>			* 2-yr pto n/a in CA, NH, OR There are a few additional strategies available besides the ones listed here	There are a few additional strategies available besides the ones listed here

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	Allianz			American Equity							
Product Name	360 SPDA (Flex. in 1st 18 mo. / 1 yr in OR)		Accumulation Advantage SPDA (Flexible in 1st year)		AssetShield 5 SPDA		AssetShield 7 SPDA				
Carrier Ratings	A+ A.M. Best   AA Standard & Poors   94 Comdex		A+ A.M. Best   AA Standard & Poors   94 Comdex		A- A.M. Best   A- Standard & Poors   59 Comdex		A- A.M. Best   A- Standard & Poors   59 Comdex				
States Not Approved	NY		NY		NY		NY				
Issue Ages	0-80		0-80		18-85		18-85				
Premium Min. / Max.	Min: \$20,000 Max: \$1 Million w/o approval		Min: \$20,000 Max: \$1 Million w/o approval		Min: \$5,000 Max: \$1.5M 18-69, 1M 70-74, 750K 75-80, 500K 81-85		Min: \$5,000 Max: \$1.5M 18-69, 1M 70-74, 750K 75-80, 500K 81-85				
Riders	Lifetime Income rider is built into product Rider fee is 1.30% of accumulation value		n/a		n/a		n/a				
Crediting Strategies	<b>1-Yr Pt-to-Pt - CAP</b>				<b>Charge</b>						
	BlackRock iBLD Claria Index	5.00%	<b>&lt;\$100k &gt;\$100k</b>		<b>With W/O</b>						
	Bloomberg US Dynamic Balance Index	5.35%	<b>1-Yr Pt-to-Pt - CAP</b>		<b>BofA Destinations Index</b>						
	Nasdaq-100 Index	3.75%	BlackRock iBLD Claria Index	3.00%	3.75%	1-Yr Pt-to-Pt - Part. Rate	125%	60%			
	Pimco Tactical Balanced Index	5.15%	Bloomberg US Dynamic Bal. Index	3.00%	3.75%	<b>CS Tech Edge</b>		<b>CS Tech Edge</b>			
	Russell 2000	3.75%	Pimco Tactical Balanced Index	2.75%	3.50%	1-Yr Pt-to-Pt - Part. Rate	130%	65%	1-Yr Pt-to-Pt - Part. Rate	145%	80%
	S&P 500	3.75%	S&P 500	3.00%	3.75%	<b>SG Global Sentiment</b>		<b>SG Global Sentiment</b>			
	<b>1-Yr Pt-to-Pt - PART. RATE</b>		<b>1-Yr Pt-to-Pt - PART. RATE</b>		1-Yr Pt-to-Pt - Part. Rate		130%	65%	1-Yr Pt-to-Pt - Part. Rate	145%	80%
	BlackRock iBLD Claria ER Index	85%	BlackRock iBLD Claria ER Index	50%	65%	<b>S&amp;P 500 Daily Risk Control 5% ER</b>		<b>S&amp;P 500 Daily Risk Control 5% ER</b>			
	Bloomberg US Dynamic Balance II ER	80%	Bloomberg US Dynamic Bal. II ER	45%	60%	1-Yr Pt-to-Pt - Part. Rate	110%	50%	1-Yr Pt-to-Pt - Part. Rate	120%	65%
	Pimco Tactical Balanced ER Index	80%	Pimco Tactical Balanced ER Index	45%	60%	<b>S&amp;P 500</b>		<b>S&amp;P 500</b>			
	<b>1-Yr Pt-to-Pt - SPREAD</b>		<b>1-Yr Pt-to-Pt - SPREAD</b>		1-Yr Pt-to-Pt - Cap		5.25%	2.50%	1-Yr Pt-to-Pt - Cap	6.00%	3.00%
	BlackRock iBLD Claria Index	1.20%	BlackRock iBLD Claria Index	3.50%	2.75%	1-Yr Pt-to-Pt - Part. Rate	25%	15%	1-Yr Pt-to-Pt - Part. Rate	30%	15%
	Bloomberg US Dynamic Balance Index	1.60%	Bloomberg US Dynamic Bal. Index	3.75%	3.00%	1-Yr Monthly Sum, Monthly Cap	2.14%	1.50%	1-Yr Monthly Sum, Monthly Cap	2.60%	1.70%
Pimco Tactical Balanced Index	1.60%	Pimco Tactical Balanced Index	4.00%	3.25%	<b>Fixed Account</b>		1.60%	<b>Fixed Account</b>		1.90%	
<b>2-Yr Pt-to-Pt - PART. RATE *</b>		<b>2-Yr Pt-to-Pt - PART. RATE *</b>		BlackRock iBLD Claria ER Index		75%	90%	*Annual Strategy Charge Rate 1.50%			
BlackRock iBLD Claria ER Index	115%	Bloomberg US Dynamic Bal. II ER	65%	80%	Bloomberg US Dynamic Bal. II ER		65%	80%	*Annual Strategy Charge Rate 1.50%		
Bloomberg US Dynamic Balance II ER	110%	Pimco Tactical Balanced ER Index	65%	80%	Pimco Tactical Balanced ER Index		65%	80%			
Pimco Tactical Balanced ER Index	110%	<b>1-Yr Monthly Sum, Monthly Cap</b>		S&P 500		1.30%	1.60%				
<b>1-Yr Monthly Sum, Monthly Cap **</b>		<b>1-Yr Monthly Sum, Monthly Cap **</b>		S&P 500		2.00%	2.00%				
Fixed Account		Fixed Account		S&P 500		1.25%	1.55%				
Fixed Account		Fixed Account		S&P 500		1.25%	1.55%				
Bonus	25% interest rate bonus until income begins		n/a		n/a		n/a				
Surrender Chgs (%)	10 Yrs: 10, 10, 10, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0		10 Yrs: 9.3, 8.85, 7.9, 6.95, 5.95, 5, 4, 3, 2, 1, 0		5 Yrs: 9.2, 9, 8, 7, 6, 0		7 Yrs: 9.2, 9, 8, 7, 6, 4, 2, 0				
MVA	Yes		Yes		Yes		Yes				
Free Withdrawals	10% of paid premium after 1st year		10% of paid premium after 1st year		10% after 1st year		10% after 1st year				
Waivers	Nursing Home (n/a in KS, MA, NJ, OR, PA, TX)		Nursing Home (n/a in CA)		Confinement (n/a in CA, ID) Max Issue Age 75 Terminal illness (n/a in CA, ID) Max Issue Age 75		Confinement (n/a in CA, ID) Max Issue Age 75 Terminal illness (n/a in CA, ID) Max Issue Age 75				
Minimum Guarantee	1.35% on 87.5% (yrs 1-10). 1% after 10th year		No less than 1% on 87.5% of premium		1.00% on 87.5% of premium		1.00% on 87.5% of premium				
Remarks	* 2-yr pto n/a in CA, OR ** Also offered on Nasdaq-100 & Russell 2000 Index lock feature: anytime during crediting		* 2-yr pto n/a in CA, OR Index lock feature: anytime during crediting								

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	American Equity			American National			
Product Name	AssetShield 10 SPDA		Income Shield 7 SPDA	Income Shield 10 SPDA	Strategy Indexed Plus 7 FPDA		
Carrier Ratings	A- A.M. Best   A- Standard & Poors   59 Comdex		A- A.M. Best   A- Standard & Poors   59 Comdex	A- A.M. Best   A- Standard & Poors   59 Comdex	A A.M. Best   A Standard & Poors   78 Comdex		
States Not Approved	NY		NY	NY	NY		
Issue Ages	18-80		50-80	18-80	0-80		
Premium Min. / Max.	Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80		Min: \$5,000 Max:\$1.5M 50-69,1M 70-74,750K 75-80	Min: \$5,000 Max:\$1.5M 18-69,1M 70-74,750K 75-80	Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$1 Million w/o approval		
Riders	n/a		Lifetime income rider is built into product No-Fee LIBR, LIBR 1.10%, *LIBR w/WB 1.20%	Lifetime income rider is built into product No-Fee LIBR, LIBR 1.10%, *LIBR w/WB 1.20%	Optional lifetime income rider Opt 1: 1.00% / Opt 2: 0.70% of income base		
Crediting Strategies	<b>Charge</b>	<b>With</b>	<b>W/O</b>	<b>S&amp;P 500 Daily Risk Control 5% ER</b>	<b>a) Rates for No-Fee LIBR</b>	<b>Fixed Account</b>	2.15%
	<b>BofA Destinations Index</b>			1-Yr Pt-to-Pt - Cap 4.50%	<b>b) Rates for LIBR w/fee</b>	<b>S&amp;P 500</b>	
	1-Yr Pt-to-Pt - Part. Rate	145%	80%	1-Yr Pt-to-Pt - Part. Rate 60%	<b>S&amp;P 500 Daily Risk Control 5%</b>	<b>a) b)</b>	1-Yr Performance Trigger 3.85%
	2-Yr Pt-to-Pt - Part. Rate	200%	115%	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt - Cap 2.50% 2.25%	1-Yr Monthly Sum, Monthly Cap 2.25%	1-Yr Pt-to-Pt, 100% CAP 5.00%
	<b>CS Tech Edge</b>			1-Yr Pt-to-Pt - Cap 2.75%	1-Yr Pt-to-Pt - Part. Rate 35% 30%	1-Yr Pt-to-Pt, 75% CAP	1-Yr Pt-to-Pt, 50% CAP 5.40%
	1-Yr Pt-to-Pt - Part. Rate	150%	85%	1-Yr Pt-to-Pt - Part. Rate 10%	2-Yr Pt-to-Pt - Part. Rate 55% 45%		
	2-Yr Pt-to-Pt - Part. Rate	210%	120%	<b>Fixed Account</b>	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt - Cap 1.75% 1.75%	1-Yr Pt-to-Pt - Part. Rate 17.00%
	<b>SG Global Sentiment</b>				1-Yr Pt-to-Pt - Part. Rate 10% 10%	1-Yr Monthly Sum, Monthly Cap 1.50% 1.40%	
	1-Yr Pt-to-Pt - Part. Rate	150%	85%		1-Yr Monthly Sum, Monthly Cap 1.50% 1.40%		
	2-Yr Pt-to-Pt - Part. Rate	210%	120%		<b>Fixed Account</b>	1.10% 1.00%	<b>Nasdaq-100</b>
<b>S&amp;P 500 Daily Risk Control 5% ER</b>						1-Yr Pt-to-Pt, 100% CAP 5.00%	
1-Yr Pt-to-Pt - Part. Rate	125%	70%				<b>S&amp;P Marc 5%</b>	
2-Yr Pt-to-Pt - Part. Rate	180%	110%				1-Yr Pt-to-Pt - Part. Rate 90.00%	
<b>S&amp;P 500</b>							
1-Yr Pt-to-Pt - Cap	6.00%	3.25%					
1-Yr Pt-to-Pt - Part. Rate	35%	20%					
1-Yr Monthly Sum, Monthly Cap	2.70%	1.75%					
<b>Fixed Account</b>	2.00%						
	*Annual Strategy Charge Rate 1.50%		Rates may vary in CA. Call for details	Rates may vary in CA. Call for details			
Bonus	n/a		n/a	7% first year only	n/a		
Surrender Chgs (%)	10 Yrs: 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		7 Yrs: 9.2, 9, 8, 7, 6, 4, 2, 0 7 Yrs: 8.3, 8.25, 7.25, 6.25, 5.2, 4.2, 3.1, 0 in CA	10 Yrs: 9.1, 9, 8, 7, 6, 5, 4, 3, 2, 1 9 Yrs: 7.65, 7.65, 7.25, 6.2, 5.1, 4.2, 2.8, 1.7, 0.80 in CA	7 Yrs: 7, 6, 5, 4, 3, 2, 1, 0		
MVA	Yes		Yes	Yes	yes		
Free Withdrawals	10% after 1st year		10% after 1st year	10% after 1st year	10% available in 1st year		
Waivers	Confinement (n/a in CA, ID) Max Issue Age 75 Terminal illness (n/a in CA, ID) Max Issue Age 75		Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75	Confinement (n/a in CA) Max Issue Age 75 Terminal illness (n/a in CA) Max Issue Age 75	Confinement, Disability, and Terminal Illness N/A in CA, CT		
Minimum Guarantee	1.00% on 87.5% of premium		1.00% on 87.5% of premium	1.00% on 87.5% of premium	87.5% of premium at the min. required by state		
Remarks			*LIBR w/ Wellbeing benefit not available in CA and DE	*LIBR w/ Wellbeing benefit not available in CA and DE			

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	American National		Athene					
Product Name	Strategy Indexed Plus 10 FPDA		AccuMax 7 SPDA		Ascent Pro 10 Bonus SPDA		Agility 7 SPDA	
Carrier Ratings	A A.M. Best   A Standard & Poors   78 Comdex		A A.M. Best   A Standard & Poors   78 Comdex		A A.M. Best   A Standard & Poors   78 Comdex		A A.M. Best   A Standard & Poors   78 Comdex	
States Not Approved	NY		NY		NY		NY	
Issue Ages	0-80		0-83		35-80 / IN: 35-74		40-83	
Premium Min. / Max.	Min: \$10k NQ & \$5k Q (Addt. EFT \$100 / \$1K) Max: \$1 Million w/o approval		Min:\$10k Max: \$1 Million w/o approval		Min:\$10k (\$5k in AK,CT,HI,ID,MN,NJ,OR,PA,UT,WA) Max: \$1 Million w/o approval		Min: \$10k(\$5k in AK,HI,MN,MO,NJ,OR,PA,TX,UT,WA) Max: \$1 Million w/o approval	
Riders	Optional lifetime income rider Opt 1: 1.00% / Opt 2: 0.70% of income base		n/a		Lifetime Income rider built into product. Rider fee 1.00% of income base		Lifetime Income rider built into product. No additional fee	
Crediting Strategies	<b>Fixed Account</b> 2.25%		<b>AI Powered Multi-Asset Index</b> <\$100k >\$100k		<b>BNP Paribas Multi Asset Div. 5</b>		<b>BNP Paribas Multi Asset Div. 5</b>	
			7-Yr Pt-to-Pt - Part. Rate 135% 150%		2-Yr Pt-to-Pt - Part. Rate 75%		2-Yr Pt-to-Pt - Part. Rate 80%	
			1-Yr Pt-to-Pt - Part. Rate 55% 60%		1-Yr Pt-to-Pt - Part. Rate 55%		1-Yr Pt-to-Pt - Part. Rate 60%	
	<b>S&amp;P 500</b>		<b>Shiller Barclays CAPE Allocator</b>		<b>Nasdaq FC Index</b>		<b>Nasdaq FC Index</b>	
	1-Yr Performance Trigger 3.95%		7-Yr Pt-to-Pt - Part. Rate 130% 140%		2-Yr Pt-to-Pt - Part. Rate 47%		2-Yr Pt-to-Pt - Part. Rate 55%	
	1-Yr Monthly Sum, Monthly Cap 2.35%		1-Yr Pt-to-Pt - Part. Rate 50% 55%		1-Yr Pt-to-Pt - Part. Rate 32%		1-Yr Pt-to-Pt - Part. Rate 37%	
	1-Yr Pt-to-Pt, 100% Cap 5.10%		<b>S&amp;P 500</b>		<b>AI Powered US Equity Index</b>		<b>AI Powered US Equity Index</b>	
	1-Yr Pt-to-Pt, 75% Cap		7-Yr Pt-to-Pt - Part. Rate 50% 55%		2-Yr Pt-to-Pt - Part. Rate 57%		2-Yr Pt-to-Pt - Part. Rate 65%	
	1-Yr Pt-to-Pt, 50% Cap 5.50%		7-Yr Ann. Interval Sum - Part. R 45% 50%		1-Yr Pt-to-Pt - Part. Rate 45%		1-Yr Pt-to-Pt - Part. Rate 50%	
	1-Yr Pt-to-Pt - Part. Rate 20.00%		Floor Rate -10% -10%		<b>S&amp;P 500 Daily Risk Control 5% Index TR</b>		<b>S&amp;P 500</b>	
				1-Yr Pt-to-Pt - Part. Rate 50%		2-Yr Pt-to-Pt - Cap 5.75%		
<b>Nasdaq-100</b>		<b>Fixed Account</b> 1.25% 1.40%		<b>S&amp;P 500</b>		1-Yr Pt-to-Pt - Cap 2.75%		
1-Yr Pt-to-Pt, 100% CAP 5.10%				1-Yr Pt-to-Pt - Cap 2.75%		Bailout cap 0.50%		
<b>S&amp;P Marc 5%</b>				Bailout cap 1.00%		<b>Fixed Account</b> 1.30%		
1-Yr Pt-to-Pt - Part. Rate 100.00%				<b>Fixed Account</b> 1.10%				
Bonus	1.00%		n/a		3.00%		Benefit Base Bonus 25%	
Surrender Chgs (%)	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0		10 Yrs: 12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0 Lower surrender charges in 15 states. Call for details		7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0	
MVA	yes		Yes(n/a CA)		Yes (n/a: MO)		Yes	
Free Withdrawals	10% available in 1st year		10% available immediately		10% available in 1st year		10% of value or initial premium, avail. in 1st year	
Waivers	Confinement, Disability, and Terminal Illness N/A in CA, CT		Confinement (n/a in CA) Terminal illness (n/a in CA)		Confinement (n/a in CA, MA) Terminal illness (n/a in CA)		Confinement (n/a in CA, MA) Terminal illness (n/a in CA)	
Minimum Guarantee	87.5% of premium at the min. required by state		1.00% on 87.5% of premium		1.00% on 87.5% of premium			
Remarks								

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7/2/2021

## Athene

Product Name	Agility 10 SPDA	Performance Elite 7 SPDA	Performance Elite 10 SPDA	Performance Elite 15 SPDA
Carrier Ratings	A A.M. Best   A Standard & Poors   78 Comdex	A A.M. Best   A Standard & Poors   78 Comdex	A A.M. Best   A Standard & Poors   78 Comdex	A A.M. Best   A Standard & Poors   78 Comdex
States Not Approved	NY	NY	NY	CA, CT, ID, MT, MN, NJ, NY, OH, OR, PA, UT, WA
Issue Ages	40-80	0-83	0-78 Issue age will vary by state. Call us for details	0-73; 0-50 in AK, NV, OK, TX, SC; 0-64 in FL 0-47 in DE, OH
Premium Min. / Max.	Min: \$10k (\$5k in AK, HI, MN, MO, NJ, OR, PA, TX, UT, WA) Max: \$1 Million w/o approval	Min: \$10,000 Max: \$1 Million w/o approval	Min: \$10k (\$5K in CT, ID, MN, NJ, OH, OR, PA, UT, WA) Max: \$1 Million w/o approval	Min: \$10,000 Max: \$1 Million w/o approval
Riders	Lifetime Income rider built into product. No additional fee	Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95%	Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95%	Liquidity Rider: Enhanced free withdrawal + ROP + premium bonus. Call for details. Rider fee 0.95%
Crediting Strategies	<b>BNP Paribas Multi Asset Div. 5</b>	<b>BNP Paribas Multi Asset Div. 5</b>	<b>BNP Paribas Multi Asset Div. 5</b>	<b>BNP Paribas Multi Asset Div. 5</b>
	2-Yr Pt-to-Pt - Part. Rate	90%	2-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 195%	2-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 210%
	1-Yr Pt-to-Pt - Part. Rate	65%	2-Yr Pt-to-Pt - Part. Rate 95%	2-Yr Pt-to-Pt - Part. Rate 110%
	<b>Nasdaq FC Index</b>		1-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 140%	1-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 150%
	2-Yr Pt-to-Pt - Part. Rate	62%	1-Yr Pt-to-Pt - Part. Rate 70%	1-Yr Pt-to-Pt - Part. Rate 80%
	1-Yr Pt-to-Pt - Part. Rate	42%	<b>Nasdaq FC Index</b>	<b>Nasdaq FC Index</b>
	<b>AI Powered US Equity Index</b>		2-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 132%	2-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 147%
	2-Yr Pt-to-Pt - Part. Rate	72%	2-Yr Pt-to-Pt - Part. Rate 65%	2-Yr Pt-to-Pt - Part. Rate 82%
	1-Yr Pt-to-Pt - Part. Rate	57%	1-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 87%	1-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 97%
	<b>S&amp;P 500</b>		1-Yr Pt-to-Pt - Part. Rate 45%	1-Yr Pt-to-Pt - Part. Rate 52%
	2-Yr Pt-to-Pt - Cap	6.25%	<b>AI Powered US Equity Index</b>	<b>AI Powered US Equity Index</b>
	1-Yr Pt-to-Pt - Cap	3.00%	2-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 155%	2-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 172%
	Bailout cap	0.50%	2-Yr Pt-to-Pt - Part. Rate 80%	2-Yr Pt-to-Pt - Part. Rate 97%
	<b>Fixed Account</b>	1.40%	1-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 117%	1-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 132%
			1-Yr Pt-to-Pt - Part. Rate 60%	1-Yr Pt-to-Pt - Part. Rate 72%
		<b>S&amp;P 500 Daily Risk Control 2 8% Index TR</b>	<b>S&amp;P 500 Daily Risk Control 2 8% Index TR</b>	
		2-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 110%	2-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 115%	
		2-Yr Pt-to-Pt - Part. Rate 55%	2-Yr Pt-to-Pt - Part. Rate 60%	
		1-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 80%	1-Yr Pt-to-Pt - Part. Rate, With Charge <sup>1</sup> 85%	
		1-Yr Pt-to-Pt - Part. Rate 40%	1-Yr Pt-to-Pt - Part. Rate 45%	
		<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
		1-Yr Pt-to-Pt - Cap 3.50%	1-Yr Pt-to-Pt - Cap 4.25%	
Bonus	Benefit Base Bonus 25%	Elite 7: 0% Elite 7 Plus: 5% or 6% depending on the state	Elite 10: 2%(CA)3% or 4% check age and state. Elite 10 Plus: 8%,9%,or 10%,check state and age	Elite 15: 11% Elite 15 Plus: 17% (14% IN)(15% DE)
Surrender Chgs (%)	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yrs: 9, 8.8, 7.9, 6.9, 5.9, 5, 4, 0	10 Yrs: 12, 12, 11, 10, 9, 8, 7, 6, 4, 0	15 Yrs: 15, 15, 14, 14, 13, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0
MVA	Yes	Yes	Yes (n/a in MD & MO)	Yes (n/a in MD & MO)
Free Withdrawals	10% of value or initial premium, avail. in 1st year	10% available immediately	5% after 1st year (10% Plus Version in 1st year)	5% after 1st year (10% Plus Version in 1st year)
Waivers	Confinement (n/a in CA, MA) Terminal illness (n/a in CA)	Confinement (n/a in CA & MA) Terminal illness (n/a in CA)	Confinement (n/a in CA & MA) Terminal illness (n/a in CA)	Confinement (N/A in MA) Terminal illness
Minimum Guarantee		1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium
Remarks		Trails pay monthly beginning with 13th month *Annual Strategy Charge Rate: 1.75% Fixed account & S&P 500 with charge also	*Annual Strategy Charge Rate: 1.75% Fixed account & S&P 500 with charge also	*Annual Strategy Charge Rate: 1.75% Fixed account & S&P 500 with charge also

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# Fixed Indexed Annuity



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7/2/2021

## Delaware Life

Product Name	Retirement Stages 7 FPDA	Retirement Chapters 10 FPDA	Target Growth 10 FPDA	Target Income 10 FPDA
Carrier Ratings	A- A.M. Best   BBB+ Standard & Poors   52 Comdex	A- A.M. Best   BBB+ Standard & Poors   52 Comdex	A- A.M. Best   BBB+ Standard & Poors   52 Comdex	A- A.M. Best   BBB+ Standard & Poors   52 Comdex
States Not Approved	NY	CT, NM, NY	HI, ID, NY	ID, NY
Issue Ages	18-80	21-80	18-80	18-80
Premium Min. / Max.	Min: \$10,000 (\$500 additional) Max: \$1 Million w/o approval	Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval	Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval	Min: \$25,000 (\$500 additional) Max: \$1 Million w/o approval
Riders	Optional Return of Premium rider: 0.40% ann. fee	n/a	n/a	Lifetime Income rider built into product. Rider fee is 1.05% of benefit base
Crediting Strategies	<b>First Trust Capital Strength Barclays 5% Index</b> 1-Yr Pt-to-Pt - Part. Rate 85%  <b>Morgan Stanley Global Opportunities Index*</b> 1-Yr Pt-to-Pt - Part. Rate 75%  <b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 5.00% Bailout Cap 3.00% 1-Yr Pt-to-Pt - Performance Trigger 4.35% 1-Yr Pt-to-Pt - Part. Rate 28.00%  <b>Fixed Account</b> 2.25%	<b>First Trust Capital Strength Barclays 5%</b> 1-Yr Pt-to-Pt - Part. Rate 75%  <b>Momentum Asset Allocator 5.5% Vol. Control Index</b> 1-Yr Pt-to-Pt - Part. Rate 55% 2-Yr Pt-to-Pt - Part. Rate 75%  <b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.50% 1-Yr Pt-to-Pt - Part. Rate 24%  <b>Fixed Account</b> 1.35%	<\$100k \$100k+ <b>RBA Select Equity Yield CIBC 5% Index</b> 1-Yr Pt-to-Pt - Spread 0.75% 0.50%  <b>First Trust Capital Strength Barclays 5% Index</b> 1-Yr Pt-to-Pt - Part. Rate 95% 105%  <b>Morgan Stanley Global Opportunities Index</b> 1-Yr Pt-to-Pt - Part. Rate 95% 105%  <b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap* 4.25% 4.50% 1-Yr Pt-to-Pt - Part. Rate 28% 30%  <b>Fixed Account</b> 2.00% 2.10%  *Current Bailout Cap 2.50%  Guarantees that account value will be 110% of net initial premium at the 10th anniversary	<\$100k \$100k+ <b>RBA Select Equity Yield CIBC 5% Index</b> 1-Yr Pt-to-Pt - Spread 1.50% 1.25%  <b>First Trust Capital Strength Barclays 5% Index</b> 1-Yr Pt-to-Pt - Part. Rate 75% 77%  <b>Morgan Stanley Global Opportunities Index</b> 1-Yr Pt-to-Pt - Part. Rate 73% 75%  <b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.50% 2.75% 1-Yr Pt-to-Pt - Part. Rate 15% 17%  <b>Fixed Account</b> 1.00% 1.10%  Higher rates for \$500k+. Call us for details
	Bonus	n/a	5% Premium Bonus (1st year deposits)	n/a
Surrender Chgs (%)	7 Yrs: 8.5, 8, 7, 6, 5, 4, 3, 0 Varies by state	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 0	10 Yrs: 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 0
MVA	Yes (n/a in CA)	Yes	Yes	Yes
Free Withdrawals	10% after the 1st year	10% after the 1st year	10% starting in first year	10% after the 1st year
Waivers	*Nursing home / Terminal illness (n/a in CA, CT) *Only available if issued prior to 76th birthday	Nursing home* / Terminal illness (n/a in CA) *Only available if issued prior to 76th birthday	Nursing Home* / Terminal illness (n/a CA) *Only available if issued prior to 76th birthday	Nursing Home* / Terminal illness (n/a CA) Only available* if issued prior to 76th birthday
Minimum Guarantee	1.00% on 100% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium
Remarks	Trail paid quarterly beginning at the end of fifth contract quarter			Trail paid quarterly beginning at the end of fifth contract quarter

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# Fixed Indexed Annuity



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7/2/2021

## Global Atlantic

Product Name	Choice Accumulation II 5 SPDA	Choice Accumulation II 7 SPDA	Choice Accumulation II 10 SPDA	Choice Income II 7 SPDA				
Carrier Ratings	A A.M. Best   A- Standard & Poors   74 Comdex	A A.M. Best   A- Standard & Poors   74 Comdex	A A.M. Best   A- Standard & Poors   74 Comdex	A A.M. Best   A- Standard & Poors   74 Comdex				
States Not Approved	NY	NY	NY	NY				
Issue Ages	0-85	0-85	0-85	45-85				
Premium Min. / Max.	Min: \$25,000 Max: \$1 Million (\$500k 81-85)	Min: \$25,000 Max: \$1 Million (\$500k 81-85)	Min: \$25,000 Max: \$1 Million (\$500k 81-85)	Min: \$25,000 Max: \$1 Million (\$500k 81-85)				
Riders	Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75	Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75	Optional enhanced death benefit. Rider fee 0.50% 7% simple rollup for 15 years. Issue age 0-75	Lifetime Income rider is built into product: two options a) Guaranteed Income Builder, or b) Income Multiplier				
Crediting Strategies	<b>&lt;\$100k \$100k+</b>	<b>&lt;\$100k \$100k+</b>	<b>&lt;\$100k \$100k+</b>	<b>a) Rates for Guaranteed Income Builder rider option</b> <b>b) Rates for Income Multiplier rider option</b>				
	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>	<b>MSCI EAFE</b>				
	1-Yr Pt-to-Pt - Cap	2.20% 2.70%	1-Yr Pt-to-Pt - Cap	2.25% 2.75%	1-Yr Pt-to-Pt - Cap	2.50% 3.00%	1-Yr Pt-to-Pt - Cap	2.75% 3.50%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%
	<b>Russell 2000</b>	<b>Russell 2000</b>	<b>Russell 2000</b>	<b>Russell 2000</b>				
	1-Yr Pt-to-Pt - Cap	2.20% 2.70%	1-Yr Pt-to-Pt - Cap	2.25% 2.75%	1-Yr Pt-to-Pt - Cap	2.50% 3.00%	1-Yr Pt-to-Pt - Cap	2.75% 3.50%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>				
	1-Yr Pt-to-Pt - Cap	2.20% 2.70%	1-Yr Pt-to-Pt - Cap	2.25% 2.75%	1-Yr Pt-to-Pt - Cap	2.50% 3.00%	1-Yr Pt-to-Pt - Cap	2.75% 3.50%
	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%	Bailout	2.00% 2.00%
	1-Yr Monthly Sum - Monthly Cap	0.80% 0.85%	1-Yr Monthly Sum - Monthly Cap	0.85% 0.90%	1-Yr Monthly Sum - Monthly Cap	0.90% 0.95%	1-Yr Monthly Sum - Monthly Cap	1.10% 1.20%
	Bailout	0.75% 0.75%	Bailout	0.75% 0.75%	Bailout	0.75% 0.75%	Bailout	1.00% 1.00%
	1-Yr Performance Trigger	1.55% 1.70%	1-Yr Performance Trigger	1.60% 1.75%	1-Yr Performance Trigger	1.60% 1.80%	1-Yr Performance Trigger	2.00% 2.60%
	Bailout	1.50% 1.50%	Bailout	1.50% 1.50%	Bailout	1.50% 1.50%	Bailout	1.50% 1.50%
<b>PIMCO Balanced Index</b>	<b>PIMCO Balanced Index</b>	<b>PIMCO Balanced Index</b>	<b>PIMCO Balanced Index</b>					
1-Yr Pt-to-Pt - Part. Rate	50% 55%	1-Yr Pt-to-Pt - Part. Rate	55% 60%	1-Yr Pt-to-Pt - Part. Rate	65% 70%	1-Yr Pt-to-Pt - Part. Rate	70% 80%	
Bailout	30% 30%	Bailout	30% 30%	Bailout	30% 30%	Bailout	30% 30%	
<b>BlackRock Diversa Vol. Control</b>	<b>BlackRock Diversa Vol. Control</b>	<b>BlackRock Diversa Vol. Control</b>	<b>BlackRock Diversa Vol. Control</b>					
2-Yr Pt-to-Pt - Spread	7.00% 6.25%	2-Yr Pt-to-Pt - Spread	6.75% 6.00%	2-Yr Pt-to-Pt - Spread	6.00% 5.25%	2-Yr Pt-to-Pt - Spread	4.00% 2.50%	
<b>Franklin US Index</b>	<b>Franklin US Index</b>	<b>Franklin US Index</b>	<b>Franklin US Index</b>					
2-Yr Pt-to-Pt - Spread	7.00% 6.25%	2-Yr Pt-to-Pt - Spread	6.75% 6.00%	2-Yr Pt-to-Pt - Spread	6.00% 5.25%	2-Yr Pt-to-Pt - Spread	4.00% 2.50%	
<b>Fixed Rate</b>	<b>Fixed Rate</b>	<b>Fixed Rate</b>	<b>Fixed Rate</b>					
	1.05% 1.10%		1.10% 1.15%		1.15% 1.20%		1.50% 1.75%	
Bonus	n/a	n/a	n/a	n/a				
Surrender Chgs (%)	5-Yrs: 9, 8, 7, 6, 5, 0	7-Yrs: 9, 8, 7, 6, 5, 4, 3, 0	10-Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (9-yr in CA)	7-Yrs: 9, 8, 7, 6, 5, 4, 3, 0				
MVA	Yes	Yes	Yes	Yes				
Free Withdrawals	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year				
Waivers	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)				
Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium				
Remarks	• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received	• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received	• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received	• Client cannot be in a nursing home • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received				

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7/2/2021

	Global Atlantic			Great American		
Product Name	Choice Income II 10 SPDA		Income 150+ SE SPDA	American Legend III FPDA		American Legend 7 FPDA
Carrier Ratings	A A.M. Best   A- Standard & Poors   74 Comdex		A A.M. Best   A- Standard & Poors   74 Comdex	A+ A.M. Best   A+ Standard & Poors   87 Comdex		A+ A.M. Best   A+ Standard & Poors   87 Comdex
States Not Approved	NY		NY	NY		NY, WA
Issue Ages	45-85		55-85	0-85 NQ / 18-85 Q Bene IRA 18-75 / NQ Stretch 0-75		0-85 (0-75 Inherited IRA / NQ)
Premium Min. / Max.	Min: \$25,000 Max: \$1 Million (\$500k 81-85)		Min: \$10,000 Max: \$1M 55-80 (\$500k 81-85) w/o approval	Min: \$10,000 (Additional: \$2,000) Max: \$1M 0-85 / \$500k 86+		Min: \$10,000 (Add'l: \$2,000) Max: \$1M 0-85 / \$500k 86+
Riders	Lifetime Income rider is built into product: two options a) Guaranteed Income Builder, or b) Income Multiplier		Lifetime Income rider is built into product Rider fee is 1.05% of contract value	Optional lifetime income rider: IncomeSecure Rider fee is 0.95%		Optional income rider 0.95% Optional enhanced DB 1.15%
Crediting Strategies	a) Rates for Guaranteed Income Builder rider option		<b>MSCI EAFE</b> <b>\$100k + \$25k +</b>	<b>Fixed Account</b> 1.30%		<b>&lt;\$100k &gt;\$100k</b>
	b) Rates for Income Multiplier rider option		1-Yr Pt-to-Pt - Cap 2.50% 2.25%	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>		<b>Fixed Account</b> 1.85% 2.00%
	<b>MSCI EAFE</b> a) b)	Bailout 2.00% 2.00%	<b>Russell 2000</b>	1-Yr Pt-to-Pt - Part. Rate 35%		<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>
	1-Yr Pt-to-Pt - Cap 3.00% 3.55%		1-Yr Pt-to-Pt - Cap 2.50% 2.25%	<b>S&amp;P 500</b>		1-Yr Pt-to-Pt - Part. Rate 50% 55%
	Bailout 2.00% 2.00%		Bailout 2.00% 2.00%	1-Yr Pt-to-Pt Cap 2.75%		<b>S&amp;P 500</b>
	<b>Russell 2000</b>		<b>S&amp;P 500</b>	1-Yr Monthly Sum, Monthly Cap 1.25%		1-Yr Pt-to-Pt CAP 4.15% 4.40%
	1-Yr Pt-to-Pt - Cap 3.00% 3.55%		1-Yr Pt-to-Pt - Cap 2.50% 2.25%	<b>iShares U.S. Real Estate</b>		1-Yr Monthly Sum, Monthly Cap 1.75% 2.00%
	Bailout 2.00% 2.00%		Bailout 2.00% 2.00%	1-Yr Pt-to-Pt Cap 3.05%		<b>iShares U.S. Real Estate</b>
	1-Yr Pt-to-Pt - Cap 2.75% 3.30%		1-Yr Monthly Sum - Monthly Cap 1.10% 1.05%	<b>SPDR Gold Shares</b>		1-Yr Pt-to-Pt CAP 4.50% 5.00%
	Bailout 2.00% 2.00%		Bailout 1.00% 1.00%	1-Yr Pt-to-Pt Cap 3.50%		<b>SPDR Gold Shares</b>
	1-Yr Monthly Sum - Monthly Cap 1.20% 1.25%		1-Yr Performance Trigger 2.35% 2.10%	<b>S&amp;P U.S. Retiree</b>		1-Yr Pt-to-Pt CAP 5.00% 5.25%
	Bailout 1.00% 1.00%		Bailout 2.00% 2.00%	1-Yr Pt-to-Pt - Part. Rate 40%		<b>S&amp;P U.S. Retiree</b>
	1-Yr Performance Trigger 2.25% 2.65%		<b>PIMCO Balanced Index</b>			1-Yr Pt-to-Pt - Part. Rate 60% 65%
	Bailout 1.50% 1.50%		1-Yr Pt-to-Pt - Part. Rate 65% 55%			
<b>PIMCO Balanced Index</b>		Bailout 30% 30%				
1-Yr Pt-to-Pt - Part. Rate 75% 80%		<b>BlackRock Diversa Vol. Control</b>				
<b>BlackRock Diversa Vol. Control</b>		2-Yr Pt-to-Pt - Spread 4.00% 6.00%				
2-Yr Pt-to-Pt - Spread 3.50% 2.40%		Bailout 9.00% 9.00%				
<b>Franklin US Index</b>		<b>Franklin US Index</b>				
2-Yr Pt-to-Pt - Spread 3.50% 2.40%		2-Yr Pt-to-Pt - Spread 4.00% 6.00%				
<b>Fixed Rate</b> 1.60% 1.80%		<b>Fixed Rate</b> 1.50% 1.25%				
Bonus	n/a		Income Rider Value Bonus: 20%	n/a		n/a
Surrender Chgs (%)	10-Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (9-yr in CA)		10-Yrs: 10, 10, 9, 9, 8, 7, 6, 5, 4, 2, 0	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0		7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0
MVA	Yes		Yes	No		Yes (n/a in AK, CA, PA, UT)
Free Withdrawals	10% starting in 1st year		10% starting in 1st year	10% available immediately		10% available immediately
Waivers	Nursing Home (n/a in CA, CT) Terminal illness (n/a in CA)		Nursing Home (n/a in CA, NJ, MA, PA, SD) and Terminal illness (n/a in CA, NJ, PA, WA)	Extended care (n/a in MA) Terminal illness (n/a in MA)		Extended care (n/a in MA) Terminal illness (n/a in MA)
Minimum Guarantee	1.00% on 87.5% of premium		1.00% on 87.5% of premium	1.25% on 100% of premium		1.25% on 87.5% of premium
Remarks	• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received		• Client cannot be in a nursing home at issue • Commission Cap at issue. Remainder paid 30 days after delivery receipt is received	Comp on additional premiums: up to 5th year at reduced rate after 1st year.		Comp on additional premiums: up to 5th year at reduced rate after 1st year.

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# Fixed Indexed Annuity



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7/2/2021

## Great American

Product Name	Safe Return SPDA (Flexible for first 2 months)	American Landmark 3 SPDA (Flexible for first 2 months)	American Landmark 5 SPDA (Flexible in 1st year)	Premier Income Bonus SPDA
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   87 Comdex	A+ A.M. Best   A+ Standard & Poors   87 Comdex	A+ A.M. Best   A+ Standard & Poors   87 Comdex	A+ A.M. Best   A+ Standard & Poors   87 Comdex
States Not Approved	NY	DE, IL, NV, NY, OR, VA	NY	DE, IA, MN, OR, VT, WA
Issue Ages	0-85 NQ / 15-85 Q	0-90 (0-85 in TX) (0-75 Inherited IRA / NQ)	0-89 NQ / 15-89 Q ( TX, max is 85) (0-75 Inherited IRA / NQ)	40-85
Premium Min. / Max.	Min: \$25K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+	Min: \$50,000 (Add'l: \$2K) Max: \$1M 0-85 / \$500k 86+	Min: \$10,000 (Add'l: \$2K) Max: \$1M 0-85 / \$500k 86+	Min: \$10,000 (Add'l: \$2K) Max: \$1M 0-85 / \$500k 86+
Riders	Optional income rider 0.95% Optional enhanced DB 1.15%	n/a	n/a	Lifetime Income Rider is built-in Rider fee is 1.15%
Crediting Strategies	<b>Fixed Account</b> 1.20%	<b>Under \$150,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>
	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	<b>Fixed Account</b> 1.05%	<b>Fixed Account</b> 1.50%	<b>Fixed Account</b> 1.70%
	1-Yr Pt-to-Pt - Part. Rate 30%	<b>S&amp;P 500</b>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>
	Bailout rate 25%	1-Yr Pt-to-Pt Cap 2.25%	1-Yr Pt-to-Pt - Part. Rate 45%	1-Yr Pt-to-Pt - Part. Rate 35%
	<b>iShares U.S. Real Estate</b>	<b>iShares U.S. Real Estate</b>	<b>S&amp;P U.S. Retiree Spending</b>	<b>S&amp;P U.S. Retiree Spending</b>
	1-Yr Pt-to-Pt Cap 3.00%	1-Yr Pt-to-Pt Cap 2.25%	1-Yr Pt-to-Pt - Part. Rate 50%	1-Yr Pt-to-Pt - Part. Rate 35%
	Bailout rate 3.00%	<b>iShares MSCI EAFE ETF</b>	<b>iShares U.S. Real Estate</b>	<b>iShares U.S. Real Estate</b>
	<b>S&amp;P 500</b>	1-Yr Pt-to-Pt Cap 2.50%	1-Yr Pt-to-Pt Cap 4.05%	1-Yr Pt-to-Pt Cap 3.75%
	1-Yr Pt-to-Pt Cap 3.00%	<b>\$150,000 and over</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>
	Bailout rate 3.00%	<b>Fixed Account</b> 1.15%	1-Yr Pt-to-Pt Cap 3.80%	1-Yr Pt-to-Pt Cap 2.50%
	<b>S&amp;P 500</b>	<b>\$100,000 and over</b>	<b>\$100,000 and over</b>	
	1-Yr Pt-to-Pt Cap 2.50%	<b>Fixed Account</b> 1.60%	<b>Fixed Account</b> 1.80%	
	<b>iShares U.S. Real Estate</b>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	<b>S&amp;P 500 Avg. Daily Risk Ctrl 10% Price Return</b>	
	1-Yr Pt-to-Pt Cap 2.45%	1-Yr Pt-to-Pt - Part. Rate 50%	1-Yr Pt-to-Pt - Part. Rate 35%	
	<b>iShares MSCI EAFE ETF</b>	<b>S&amp;P U.S. Retiree Spending</b>	<b>S&amp;P U.S. Retiree Spending</b>	
	1-Yr Pt-to-Pt Cap 2.75%	1-Yr Pt-to-Pt - Part. Rate 55%	1-Yr Pt-to-Pt - Part. Rate 40%	
	Lower rates in non-MVA states of: AK,CA,PA,UT	<b>iShares U.S. Real Estate</b>	<b>iShares U.S. Real Estate</b>	
	n/a	1-Yr Pt-to-Pt - Cap 4.30%	1-Yr Pt-to-Pt - Part. Rate 4.00%	
		<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	
		1-Yr Pt-to-Pt Cap 4.05%	1-Yr Pt-to-Pt Cap 2.75%	
		Lower rates in non-MVA states of: AK,CA,PA,UT	Lower rates in non-MVA states of: AK,CA,UT,PA	
Bonus	n/a	n/a	n/a	n/a Rider Benefit Base bonus of 6%
Surrender Chgs (%)	10 Yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	3 Yrs: 9, 8, 7, 0	5 Yrs: 9, 8, 7, 6, 5, 0	7 Yrs: 6, 5, 4, 3, 3, 3, 3, 0
MVA	No	Yes, except in AK, CA, PA, UT	Yes, except in AK, CA, PA, UT	Yes, except in AK, CA, UT, PA
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	10% available immediately
Waivers	Extended care (n/a in MA) Terminal illness (n/a in MA)	Extended care (n/a in MA) Terminal illness (n/a in MA)	Extended care (n/a in MA) Terminal illness (n/a in MA)	Extended care (n/a in MA) Terminal illness (n/a in MA)
Minimum Guarantee	1.25% on 100% of premium	1.25% on 87.5% of premium	1.25% on 87.5% of premium	1.25% on 87.5% of premium
Remarks			Comp: 50 Trail option also available Comp: no comp on premium added in 2nd year.	

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# Fixed Indexed Annuity



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7/2/2021

	Integrity			Lincoln
Product Name	Indextra 5 SPDA	Indextra 7 SPDA	Indextra 10 SPDA	New Directions 6 SPDA
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	18-85	18-85	18-85	0-85
Premium Min. / Max.	Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+	Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+	Min: \$15,000 Max: \$1 M ages 0-75 / \$750K ages 76+	Min: \$10,000 Max: \$2,000,000
Riders	Optional income rider Rider fee is 0.95% of contract value	Optional income rider Rider fee is 0.95% of contract value	Optional income rider Rider fee is 0.95% of contract value	n/a
Crediting Strategies	<b>GS Momentum Builder Multi-Asset Class</b> 2-Yr Pt-to-Pt - Part Rate 60% 1-Yr Pt-to-Pt - Part. Rate 45%	<b>GS Momentum Builder Multi-Asset Class</b> 3-Yr Pt-to-Pt - Part. Rate 100% 2-Yr Pt-to-Pt - Part Rate 60% 1-Yr Pt-to-Pt - Part. Rate 45%	<b>GS Momentum Builder Multi-Asset Class</b> 3-Yr Pt-to-Pt - Part. Rate 100% 2-Yr Pt-to-Pt - Part Rate 60% 1-Yr Pt-to-Pt - Part. Rate 45%	<b>Under \$100,000</b> <b>Fixed Account</b> 1.25% <b>S&amp;P 500 Daily Risk Control 7.5% Index</b> 1-Yr Pt-to-Pt Part. Rate 40% <b>S&amp;P 500</b> 1-Yr Pt-to-Pt, Cap 3.00% 1-Yr Performance Trigger 2.75%
	<b>J.P. Morgan Strategic Balanced Index</b> 2-Yr Pt-to-Pt - Part Rate 50% 1-Yr Pt-to-Pt - Part. Rate 37%	<b>J.P. Morgan Strategic Balanced Index</b> 3-Yr Pt-to-Pt - Part. Rate 60% 2-Yr Pt-to-Pt - Part Rate 50% 1-Yr Pt-to-Pt - Part. Rate 37%	<b>J.P. Morgan Strategic Balanced Index</b> 3-Yr Pt-to-Pt - Part. Rate 62% 2-Yr Pt-to-Pt - Part Rate 50% 1-Yr Pt-to-Pt - Part. Rate 37%	<b>\$100,000 +</b> <b>Fixed Account</b> 1.40% <b>S&amp;P 500 Daily Risk Control 7.5% Index</b> 1-Yr Pt-to-Pt Part. Rate 50% <b>S&amp;P 500</b> 1-Yr Pt-to-Pt, Cap 4.00% 1-Yr Performance Trigger 3.00%
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.75%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.75%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.75%	
	<b>Fixed Account</b> 1.30%	<b>Fixed Account</b> 1.30%	<b>Fixed Account</b> 1.30%	
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	5 Yrs: 9, 8.5, 8, 7, 6, 0	7 Yrs: 9, 8.5, 8, 7, 6, 5, 4, 0	10 Yrs: 9, 8.5, 8, 7, 6, 5, 4, 3, 2, 1, 0	6 Yrs: 9, 8, 7, 6, 4.75, 3.50, 0
MVA	No	No	No	Yes
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	10% available immediately
Waivers	Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT)	Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT)	Confinement (n/a in CA, CT) Limited life expectancy (n/a in CA, CT)	Nursing home (n/a MA) Terminal illness (n/a in MA)
Minimum Guarantee	105% of premium	107% of premium	110% of premium	0.50% on 100% of premium
Remarks				

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# Fixed Indexed Annuity



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7/2/2021

## Lincoln

Product Name	New Directions 8 SPDA	OptiBlend 5 FPDA (Maximum of \$25K per year)	OptiBlend 7 FPDA (Maximum of \$25K per year)	OptiBlend 10 FPDA (Maximum of \$25K per year)
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	0-85	0-85	0-85	0-80
Premium Min. / Max.	Min: \$10,000 Max: \$2,000,000	Min: \$10,000 Max: \$2,000,000	Min: \$10,000 Max: \$2,000,000	Min: \$10,000 Max: \$2,000,000
Riders	n/a	n/a	n/a	n/a
Crediting Strategies	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Under \$100,000</b>
	Fixed Account 1.75%	Fixed Account 1.20%	Fixed Account 1.25%	Fixed Account 1.55%
	S&P 500 Daily Risk Control 7.5% Index	Fidelity AIM Dividend	Fidelity AIM Dividend	Fidelity AIM Dividend
	1-Yr Pt-to-Pt Part. Rate 60%	1-Yr Pt-to-Pt Part. Rate 50%	1-Yr Pt-to-Pt Part. Rate 60%	1-Yr Pt-to-Pt Part. Rate 70%
	S&P 500	S&P 500 Daily Risk Control 5% Index	S&P 500 Daily Risk Control 5% Index	S&P 500 Daily Risk Control 5% Index
	1-Yr Pt-to-Pt, Cap 3.75%	1-Yr Pt-to-Pt, Spread 1.00%	1-Yr Pt-to-Pt, Spread 1.25%	1-Yr Pt-to-Pt, Spread 0.75%
	1-Yr Performance Trigger 3.00%	S&P 500	S&P 500	S&P 500
		1-Yr Pt-to-Pt, Cap 3.25%	1-Yr Pt-to-Pt, Cap 3.50%	1-Yr Pt-to-Pt, Cap 3.75%
		1-Yr Pt-to-Pt Part. Rate 10%	1-Yr Pt-to-Pt Part. Rate 15%	1-Yr Pt-to-Pt Part. Rate 25%
	<b>\$100,000 +</b>	<b>\$100,000 +</b>	<b>\$100,000 +</b>	<b>\$100,000 +</b>
Fixed Account 1.90%	Fixed Account 1.35%	Fixed Account 1.40%	Fixed Account 1.80%	
S&P 500 Daily Risk Control 7.5% Index	Fidelity AIM Dividend	Fidelity AIM Dividend	Fidelity AIM Dividend	
1-Yr Pt-to-Pt Part. Rate 70%	1-Yr Pt-to-Pt Part. Rate 60%	1-Yr Pt-to-Pt Part. Rate 75%	1-Yr Pt-to-Pt Part. Rate 100%	
S&P 500	S&P 500 Daily Risk Control 5% Index	S&P 500 Daily Risk Control 5% Index	S&P 500 Daily Risk Control 5% Index	
1-Yr Pt-to-Pt, Cap 4.50%	1-Yr Pt-to-Pt, Spread 0.75%	1-Yr Pt-to-Pt, Spread 0.65%	1-Yr Pt-to-Pt, Spread 0.50%	
1-Yr Performance Trigger 3.50%	S&P 500	S&P 500	S&P 500	
	1-Yr Pt-to-Pt, Cap 4.00%	1-Yr Pt-to-Pt, Cap 5.00%	1-Yr Pt-to-Pt, Cap 5.10%	
	1-Yr Pt-to-Pt Part. Rate 15%	1-Yr Pt-to-Pt Part. Rate 20%	1-Yr Pt-to-Pt Part. Rate 30%	
	Rates may vary in CA. Call for Details	Rates may vary in CA. Call for Details	Rates may vary in CA. Call for Details	
Bonus	n/a	n/a	n/a	n/a
Surrender Chgs (%)	8 Yrs: 9, 8, 7, 6, 4.75, 3.50, 2, 0.75, 0	5 Yrs: 9, 8, 7, 6, 5, 0	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% available immediately	10% available immediately	10% available immediately	10% available immediately
Waivers	Nursing home (n/a MA) Terminal illness (n/a in MA)	Nursing home (n/a MA) Terminal illness (n/a in MA)	Nursing home (n/a MA) Terminal illness (n/a in MA)	Nursing home (n/a MA) Terminal illness (n/a in MA)
Minimum Guarantee	0.50% on 100% of premium	0.50% on 100% of premium	0.50% on 100% of premium	0.50% on 100% of premium
Remarks		No rolling surrender on additional premium	No rolling surrender on additional premium	No rolling surrender on additional premium

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7/2/2021

## National Life

Product Name	FIT Focus Income SPDA	FIT Horizon Income SPDA	FIT Select Income FPDA	FIT Focus Growth SPDA
Carrier Ratings	A A.M. Best   A+ Standard & Poors   82 Comdex	A A.M. Best   A+ Standard & Poors   82 Comdex	A A.M. Best   A+ Standard & Poors   82 Comdex	A A.M. Best   A+ Standard & Poors   82 Comdex
States Not Approved	NY, OR	NY, OR	NY	NY, OR
Issue Ages	45-85	35-75	25-75	0-85
Premium Min. / Max.	Min: \$50,000 Max: 45-70: \$1M, 71-75: \$750k, 76-80: \$500k *	Min: \$50,000 Max: 35-70: \$1M, 71-75: \$750k	Min: \$5,000 or \$100 monthly Max: 25-70: \$1M, 71-75: \$750k	Min: \$50,000 Max: 0-70: \$1M, 71-75: \$750k, 76-80: \$500k *
Riders	No Charge GLIR or Standard GLIR required at issue. Standard GLIR has annual charge of 1%	Lifetime income rider is built into product Rider fee is 1.00% based on accum. Value	Lifetime income rider is built into product. There is no charge	Optional Legacy Death Benefit rider at 1.00% annual fee
Crediting Strategies	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.50%	<b>Fixed Account</b> 1.25%	<b>Fixed Account</b> 0.40%
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>
	1-Yr Pt-to-Pt, Cap	1-Yr Pt-to-Pt, Cap	1-Yr Pt-to-Pt, Cap	1-Yr Pt-to-Pt, Cap
	Standard 2.25%	Standard 3.25%	Standard 2.50%	Standard 1.25%
	Rate Booster (1% charge) 4.10%	Rate Booster (1% charge) 5.20%	Rate Booster (1% charge) 4.35%	Rate Booster (1% charge) 3.00%
	1-Yr Monthly Sum, Monthly Cap	1-Yr Monthly Sum, Monthly Cap	1-Yr Monthly Sum, Monthly Cap	1-Yr Monthly Sum, Monthly Cap
	Standard 1.20%	Standard 1.60%	Standard 1.40%	Standard 0.75%
	Rate Booster (1% charge) 1.90%	Rate Booster (1% charge) 2.40%	Rate Booster (1% charge) 2.20%	Rate Booster (1% charge) 1.45%
	<b>Global Balanced</b>	<b>Global Balanced</b>	<b>Global Balanced</b>	<b>Global Balanced</b>
	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate
	Standard 50%	Standard 75%	Standard 65%	Standard 30%
	Rate Booster (1% charge) 95%	Rate Booster (1% charge) 120%	Rate Booster (1% charge) 110%	Rate Booster (1% charge) 75%
<b>US Fundamental Balanced</b>	<b>US Fundamental Balanced</b>	<b>US Fundamental Balanced</b>	<b>US Fundamental Balanced</b>	
1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	1-Yr Pt-to-Pt, Part. Rate	
Standard 50%	Standard 75%	Standard 65%	Standard 30%	
Rate Booster (1% charge) 95%	Rate Booster (1% charge) 120%	Rate Booster (1% charge) 110%	Rate Booster (1% charge) 75%	
Bonus	n/a	n/a	n/a	5% premium bonus
Surrender Chgs (%)	10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0	9 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0 bonus recapture schedule applies
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% after 1st year	10% after 1st year	10% after 1st year	10% after 1st year
Waivers	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA** Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH***)	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA** Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH**	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA** Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH**	Nursing Care (n/a in CA, IL, LA, MA, MT, I Terminal illness (n/a in CA, IL, LA, MA, MC
Minimum Guarantee	1%-3% on 87.5% of premium	1%-3% on 87.5% of premium	1%-3% on 87.5% of premium	1%-3% on 87.5% of premium
Remarks				

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7/2/2021

	National Life		North American					
Product Name	FIT Horizon Growth SPDA		BenefitSolutions 10 SPDA		VersaChoice 10 SPDA (Flexible in 1st year)		IncomeChoice 10 FPDA	
Carrier Ratings	A A.M. Best   A+ Standard & Poors   82 Comdex		A+ A.M. Best   A+ Standard & Poors   89 Comdex		A+ A.M. Best   A+ Standard & Poors   89 Comdex		A+ A.M. Best   A+ Standard & Poors   89 Comdex	
States Not Approved	NY, OR		ID, NY		NY		ID, NY	
Issue Ages	0-85		40-79		0-79		40-79	
Premium Min. / Max.	Min: \$50,000 Max: 0-70: \$1M, 71-75: \$750k, 76-80: \$500k *		Min: \$20,000 Max: \$1,000,000		Min: \$20,000 Max: \$1,000,000		Min: \$20,000 Max: \$1,000,000	
Riders	Optional Legacy Death Benefit rider at 1.00% annual fee		Lifetime Income & DB rider is built into product Rider fee is 1.20% of rider value		Optional: Enhanced Liquidity Benefit Rider (0.60%)		Lifetime Income rider is built into product No rider fee	
Crediting Strategies	<b>Fixed Account</b> 1.00%		<b>S&amp;P 500</b>		<b>S&amp;P 500</b> <\$75k >\$75k		<b>S&amp;P 500</b> <\$250k >\$250k	
	<b>S&amp;P 500</b>		1-Yr Monthly Average - Part. Rate 35.00%		1-Yr Monthly Sum - Monthly Cap 1.10% 1.40%		1-Yr Monthly Sum - Monthly Cap 1.20% 1.30%	
	1-Yr Pt-to-Pt, Cap		1-Yr Monthly Sum - Monthly Cap 1.40%		1-Yr Pt-to-Pt - Cap 2.75% 3.25%		1-Yr Pt-to-Pt - Cap 2.75% 3.00%	
	Standard 2.60%		1-Yr Pt-to-Pt - Cap 4.00%		1-Yr Pt-to-Pt - Part. Rate 15% 20%		1-Yr Pt-to-Pt - Part. Rate 15.00% 18.00%	
	Rate Booster (1% charge) 4.45%		<b>S&amp;P 500 Low Volatility Daily Risk Control 5%</b>		2-Yr Pt-to-Pt - Part. Rate 20% 25%		<b>S&amp;P 500 MARC 5% ER</b>	
	1-Yr Monthly Sum, Monthly Cap		1-Yr Pt-to-Pt - Spread 4.35%		1-Yr Pt-to-Pt - Part. Rate 45% 60%		1-Yr Pt-to-Pt - Spread 3.00% 2.50%	
	Standard 1.25%		<b>DJIA</b>		2-Yr Pt-to-Pt - Part. Rate 60% 80%		<b>S&amp;P 500 MARC 5% ER</b>	
	Rate Booster (1% charge) 2.00%		1-Yr Monthly Average - Part. Rate 35.00%		<b>S&amp;P 500 Low Volatility Daily Risk</b>		<b>S&amp;P 500 Low Vol. Daily Risk Control 5%</b>	
	<b>Global Balanced</b>		<b>NASDAQ-100</b>		1-Yr Pt-to-Pt - Spread 3.50% 2.50%		1-Yr Pt-to-Pt w/ Threshold Participation Rate	
	1-Yr Pt-to-Pt, Part. Rate		1-Yr Monthly Sum, Monthly Cap 1.20%		<b>Fidelity Multifactor Yield 5% ER</b>		Index Return Threshold 6.00% 5.00%	
Standard 55%		<b>Fixed Account</b> 1.50%		1-Yr Pt-to-Pt - Part. Rate 55% 70%		Base Participation Rate 20% 20%		
Rate Booster (1% charge) 100%				2-Yr Pt-to-Pt - Part. Rate 80% 100%		Enhanced Participation Rate 100% 100%		
<b>US Fundamental Balanced</b>				<b>Fixed Account</b> 1.35% 1.70%		1-Yr Pt-to-Pt - Spread 3.30% 2.90%		
1-Yr Pt-to-Pt, Part. Rate				<u>Enhanced Part. Rate (includes annu)</u>		<b>S&amp;P 500 Low Vol. Daily Risk Control 8%</b>		
Standard 55%				<b>Fidelity Multifactor Yield 5% ER</b>		2-Yr Pt-to-Pt - Annual Spread 5.00% 4.50%		
Rate Booster (1% charge) 100%				1-Yr Pt-to-Pt - Part. Rate 120% 130%		<b>Fixed Account</b> 1.20% 1.30%		
				Annual Charge 1.50% 1.50%				
				2-Yr Pt-to-Pt - Part. Rate 170% 190%				
				Annual Charge 1.50% 1.50%				
Bonus	n/a		Income rider value only: 20%		n/a		Income rider value only: 2% on deposits made in first five years.	
Surrender Chgs (%)	10 yrs: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0		10 Yrs: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0		10 Yrs: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0		10 Yrs: 10, 10, 10, 10, 10, 9, 8, 6, 4, 2, 0	
MVA	Yes		Yes		Yes		Yes	
Free Withdrawals	10% after 1st year		5% after first year*		10% available immediately		5% after first year (one per year)	
Waivers	Nursing Care (n/a in CA, IL, LA, MA, MT, NH, NJ, PA** Terminal illness (n/a in CA, IL, LA, MA, MO, MT, NH***)		Nursing home (n/a MA)				Nursing home (n/a MA)	
Minimum Guarantee	1%-3% on 87.5% of premium		1.00% on 87.5% of premium		1.00% on 87.5% of premium		1.00% on 87.5% of premium	
Remarks			Comp on policies of \$500K+ will be held fc * Penalty free w/d-10% if no w/d taken in p beginning after 2nd contract anniversav		Comp on policies of \$500K+ will be		Comp on additional premiums: up tc reduced rate after 1st year (Opts Comp on policies of \$500K+ will be	

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# Fixed Indexed Annuity



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7/2/2021

	North American			Principal
Product Name	Performance Choice 8 FPDA	Charter Plus 10 FPDA	Charter Plus 14 FPDA	Secure Choice SPDA
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   89 Comdex	A+ A.M. Best   A+ Standard & Poors   89 Comdex	A+ A.M. Best   A+ Standard & Poors   89 Comdex	A+ A.M. Best   A+ Standard & Poors   90 Comdex
States Not Approved	NY	NY	AK, CT, DE, HI, ID, MN, MO, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, VA, WA	NY
Issue Ages	0-85	0-79	0-75 CA: 0-52 / TX: 0-54	0-85
Premium Min. / Max.	Min: \$20,000 Max: \$1,000,000	Min: \$75,000 Max: \$1,000,000	Min: \$75,000 Max: \$1,000,000	Min: \$10,000 Max: \$1,000,000
Riders	n/a	n/a	n/a	n/a
Crediting Strategies	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>4-Year S&amp;P 500</b>
	1-Yr Pt-to-Pt - Part. Rate 20%	1-Yr Daily Average - Spread 10.00%	1-Yr Daily Average - Spread 9.00%	1-Yr Pt-to-Pt - Cap (Under \$50k) 2.40%
	2-Yr Pt-to-Pt - Part. Rate 20%	1-Yr Monthly Sum - Monthly Cap 1.05%	1-Yr Monthly Sum - Monthly Cap 1.20%	1-Yr Pt-to-Pt - Cap (\$50k +) 2.85%
	1-Yr Monthly Sum, Monthly Cap 1.10%	1-Yr Pt-to-Pt - Cap 2.25%	1-Yr Pt-to-Pt - Cap 2.75%	1-Yr Perfor. Trigger (Under \$50k) 1.55%
	1-Yr Pt-to-Pt - Cap 3.00%	1-Yr Pt-to-Pt - Part. Rate 15.00%	1-Yr Pt-to-Pt - Part. Rate 20.00%	1-Yr Perfor. Trigger (\$50k +) 1.95%
	<b>S&amp;P 500 Marc 5% ER</b>	<b>S&amp;P 500 Low Vol. Daily Risk Control 5%</b>	<b>S&amp;P 500 Low Vol. Daily Risk Control 5%</b>	<b>5-Year S&amp;P 500</b>
	1-Yr Pt-to-Pt - Part. Rate 55%	1-Yr Pt-to-Pt - Spread 4.50%	1-Yr Pt-to-Pt - Spread 4.50%	1-Yr Pt-to-Pt - Cap (Under \$50k) 2.75%
	2-Yr Pt-to-Pt - Part. Rate 80%	<b>S&amp;P 500 Low Vol. Daily Risk Control 8%</b>	<b>S&amp;P 500 Low Vol. Daily Risk Control 8%</b>	1-Yr Pt-to-Pt - Cap (\$50k +) 3.25%
	<b>S&amp;P 500 Low Vol. Daily Risk Control 5%</b>	2-Yr Pt-to-Pt - Annual Spread 5.50%	2-Yr Pt-to-Pt - Annual Spread 4.75%	1-Yr Perfor. Trigger (Under \$50k) 1.80%
	1-Yr Pt-to-Pt - Spread 2.10%	<b>NASDAQ-100</b>	<b>NASDAQ-100</b>	1-Yr Perfor. Trigger (\$50k +) 2.20%
	<b>Fidelity Multifactor Yield 5% ER</b>	1-Yr Monthly Sum - Monthly Cap 1.05%	1-Yr Monthly Sum - Monthly Cap 1.10%	<b>6-Year S&amp;P 500</b>
	1-Yr Pt-to-Pt - Part. Rate 65%	<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.20%	1-Yr Pt-to-Pt - Cap (Under \$50k) 2.80%
	2-Yr Pt-to-Pt - Part. Rate 95%	Different rates apply in: AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA.		1-Yr Pt-to-Pt - Cap (\$50k +) 3.30%
<u>Enhanced Part. Rate (includes annual charge)</u>			1-Yr Perfor. Trigger (Under \$50k) 1.80%	
<b>Fidelity Multifactor Yield 5% ER</b>			1-Yr Perfor. Trigger (\$50k +) 2.20%	
1-Yr Pt-to-Pt - Part. Rate 125%			<b>7-Year S&amp;P 500</b>	
Annual Charge 1.50%			1-Yr Pt-to-Pt - Cap (Under \$50k) 2.85%	
2-Yr Pt-to-Pt - Part. Rate 185%			1-Yr Pt-to-Pt - Cap (\$50k +) 3.35%	
Annual Charge 1.50%			1-Yr Perfor. Trigger (Under \$50k) 1.80%	
<b>Fixed Account</b> 1.60%			1-Yr Perfor. Trigger (\$50k +) 2.20%	
Bonus	n/a	7.00%	9.00%	n/a
Surrender Chgs (%)	8 Yrs: 10, 10, 10, 10, 9, 8, 5, 3, 0	10 yr: 10, 10, 9, 9, 8, 8, 7, 6, 4, 2, 0	14 yr: 12, 12, 11, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	4-year: 9, 9, 8, 7 5 year: 9, 9, 8, 7, 6 6 year: 9, 9, 8, 7, 6, 5 7 year: 9, 9, 8, 7, 6, 5, 4
MVA	Yes	Yes	Yes	No
Free Withdrawals	10% after first year (one per year)	10% after first year (one per year)	10% after first year (one per year)	10% available immediately.
Waivers	Nursing home	Nursing home (n/a in MA)	Nursing home (n/a in MA)	Disability, Nursing Home, & Terminal Illness
Minimum Guarantee	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 87.5% of premium	1.00% on 90% of premium
Remarks	No rolling surrender Comp on additional premiums: up to 5th yr reduced rate after 1st year (Opts. A, B, an	No rolling surrender	No rolling surrender	

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# Fixed Indexed Annuity



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7/2/2021

	Protective		Securian/Minnesota Life	
Product Name	Income Builder FPDA (1st yr only)	Guaranteed Income FPDA (1st yr only)	SecureLink Future 7 SPDA (Flexible for 6 months)	SecureLink Future 9 SPDA (Flexible for 6 months)
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A+ A.M. Best   AA- Standard & Poors   96 Comdex
States Not Approved	NY	NY	NY	NY
Issue Ages	50-85	50-79	0-80	0-80
Premium Min. / Max.	Min: \$25,000 (\$1k subsequent) Max: \$1,000,000	Min: \$25,000 (\$1k subsequent) Max: \$1,000,000	Min: \$10,000 Max: \$2,000,000	Min: \$10,000 Max: \$2,000,000
Riders	Lifetime Income rider built into product. Rider fee is 1.00% of rider value	Lifetime Income rider built into product. Rider fee is 1.20% of rider value	Optional lifetime income rider Rider Fee: 1.15% of Benefit Base	Optional lifetime income rider Rider Fee: 1.15% of Benefit Base
Crediting Strategies	<b>Under \$100,000</b>	<b>Under \$100,000</b>	<b>Barclays All Caps Trailblazer 5 Index</b>	<b>Barclays All Caps Trailblazer 5 Index</b>
	<b>Fixed Account</b> 1.00%	<b>Fixed Account</b> 1.05%	1-Yr Pt-to-Pt - Part. Rate 50.00%	1-Yr Pt-to-Pt - Part. Rate 55.00%
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>
	1-Yr Pt-to-Pt - Cap 1.95%	1-Yr Pt-to-Pt - Cap 2.05%	1-Yr Pt-to-Pt - Cap 2.85%	1-Yr Pt-to-Pt - Cap 3.00%
	1-Yr Performance Trigger 1.25%	1-Yr Pt-to-Pt - Cap for Term 1.95%	2-Yr Pt-to-Pt - Cap 6.00%	2-Yr Pt-to-Pt - Cap 6.25%
	1-Yr Pt-to-Pt - Cap for Term 1.85%	<b>Citi Flexible Allocation 6 Excess Return</b>	<b>Fixed Account</b> 1.10%	<b>Fixed Account</b> 1.20%
	<b>Citi Flexible Allocation 6 Excess Return Index</b>	2-Yr Pt-to-Pt - Part. Rate 50%		
	2-Yr Pt-to-Pt - Part. Rate 50%	<b>\$100,000 +</b>		
	<b>Fixed Account</b> 1.15%	<b>Fixed Account</b> 1.20%		
	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>		
1-Yr Pt-to-Pt - Cap 2.25%	1-Yr Pt-to-Pt - Cap 2.35%			
1-Yr Performance Trigger 1.50%	1-Yr Pt-to-Pt - Cap for Term 2.25%			
1-Yr Pt-to-Pt - Cap for Term 2.15%	<b>Citi Flexible Allocation 6 Excess Return</b>			
<b>Citi Flexible Allocation 6 Excess Return Index</b>	2-Yr Pt-to-Pt - Part. Rate 55%			
2-Yr Pt-to-Pt - Part. Rate 50%				
Bonus	n/a		n/a	n/a
Surrender Chgs (%)	7-Yr: 7, 6, 5, 4, 3, 3, 1, 0	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yr: 9, 8, 7, 6, 5, 4, 3	9 Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1
MVA	Yes	Yes	Yes	Yes
Free Withdrawals	10% available immediately.	10% available immediately.	10% after first year	10% after first year
Waivers	Nursing / Termina waivers (N/A in MA) Unemployment Waiver (N/A in CT)	Nursing / Termina waivers (N/A in MA) Unemployment Waiver (N/A in CT)	n/a	n/a
Minimum Guarantee	1.00% on 100% of premium	1.20% on 87.5% of premium	1% on 87.5% of premium	1% on 87.5% of premium
Remarks				

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# Fixed Indexed Annuity



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7/2/2021

## Securian/Minnesota Life

Product Name	SecureLink Future 10 SPDA (Flexible for 6 months)	SecureLink Ultra 5 SPDA	SecureLink Ultra 7 SPDA	SecureLink Chronic Illness SPDA
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   96 Comde	A+ A.M. Best   AA- Standard & Poors   96 Comde	A+ A.M. Best   AA- Standard & Poors   96 Comde	A+ A.M. Best   AA- Standard & Poors   96 Comde
States Not Approved	CA, NY	NY Approved in CA, but different rates apply	NY Approved in CA, but different rates apply	CA, MA, NY, WA
Issue Ages	0-80	0-85	0-85	0-75
Premium Min. / Max.	Min: \$10,000 Max: \$2,000,000	Min: \$20,000 Max: \$2,000,000	Min: \$20,000 Max: \$2,000,000	Min: \$20,000 Max: \$2,000,000
Riders	Optional lifetime income rider Rider Fee: 1.15% of Benefit Base	n/a	n/a	Enhanced Death Benefit automatically included. Fee is 0.75% up to age 70, 1.15% ages 71-75
Crediting Strategies	<b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 60.00%	<b>Under \$100,000</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 50%	<b>Under \$100,000</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 55%	<b>Under \$100,000</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 30%
	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.15% 2-Yr Pt-to-Pt - Cap 6.50%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 2.75%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 3.00%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 2.40%
	<b>Fixed Account</b> 1.30%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.05% 1-Yr Pt-to-Pt - Part. Rate 18.00% 1-Yr Performance Trigger 2.35% 1-Yr Inverse Performance Trigger 3.70%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.30% 1-Yr Pt-to-Pt - Part. Rate 19.00% 1-Yr Performance Trigger 2.50% 1-Yr Inverse Performance Trigger 4.00%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 1.95%
		<b>Fixed Account</b> 1.15%	<b>Fixed Account</b> 1.25%	<b>Fixed Account</b> 0.85%
		<b>\$100,000 +</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 55%	<b>\$100,000 +</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 60%	<b>\$100,000 +</b> <b>Barclays All Caps Trailblazer 5 Index</b> 1-Yr Pt-to-Pt - Part. Rate 35%
		<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 3.00%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 3.25%	<b>MSCI EAFE Index</b> 1-Yr Pt-to-Pt - Cap 2.75%
		<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.25% 1-Yr Pt-to-Pt - Part. Rate 20% 1-Yr Performance Trigger 2.50% 1-Yr Inverse Performance Trigger 4.00%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 3.50% 1-Yr Pt-to-Pt - Part. Rate 21% 1-Yr Performance Trigger 2.65% 1-Yr Inverse Performance Trigger 4.30%	<b>S&amp;P 500</b> 1-Yr Pt-to-Pt - Cap 2.25%
		<b>Fixed Account</b> 1.25%	<b>Fixed Account</b> 1.35%	<b>Fixed Account</b> 1.00%
Bonus	n/a	Loyalty Bonus: At 10th anniv., a 10% bonus based on premium - withdrawals will be added to value.	Loyalty Bonus: At 10th anniv., a 10% bonus based on premium - withdrawals will be added to value.	n/a
Surrender Chgs (%)	10 Yr: 9, 8.1, 7.2, 6.3, 5.4, 4.5, 3.6, 2.7, 1.8, 0.9	5 Yr: 9, 8, 7, 6, 5, 0	7 Yr: 9, 8, 7, 6, 5, 4, 3, 0	7 yr: 9, 8, 7, 6, 5, 4, 3, 0
MVA	Yes	Yes	Yes	yes
Free Withdrawals	10% after first year	10% available immediately	10% available immediately	10% available immediately
Waivers	n/a	Hospital, medical care stay waiver	Hospital, medical care stay waiver	Chronic/Terminal illness
Minimum Guarantee	1% on 87.5% of premium	1% on 91% of premium	1% on 91% of premium	1% on 87.5% of premium
Remarks		\$500+ rates also available. Call us for det	\$500+ rates also available. Call us for det	

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7/2/2021

	The Standard		Symetra					
Product Name	Index Select Annuity SPDA		Edge Plus 5 SPDA		Edge Plus 7 SPDA		Stride SPDA	
Carrier Ratings	A A.M. Best   A+ Standard & Poors   84 Comdex		A A.M. Best   A Standard & Poors   82 Comdex		A A.M. Best   A Standard & Poors   82 Comdex		A A.M. Best   A Standard & Poors   82 Comdex	
States Not Approved	NY 10-Yr not approved in: CA, MN, MO, TX, WA		NY		NY		NY, CA	
Issue Ages	0-90 (10 Yr Opt: 0-80) / 91-93 avail. on 5 Yr only for transfer of wealth or estate-planning purposes		0-85		0-85		0-80	
Premium Min. / Max.	Min: \$15,000 Max: \$1,000,000		Min: \$10,000 Max: \$1,000,000		Min: \$10,000 Max: \$1,000,000		Min: \$25,000 Max: \$1,000,000	
Riders	n/a		n/a		n/a		Optional Lifetime Income Rider Rider fee is 1.10% of benefit base	
Crediting Strategies	<b>S&amp;P 500</b>		<b>Under \$100,000</b>		<b>Under \$100,000</b>		<b>Fixed Account</b> 1.00%	
	<b>5-Year</b>		<b>Fixed Account</b> 1.00%		<b>Fixed Account</b> 1.00%		<b>S&amp;P 500</b>	
	1-Yr Pt-to-Pt - Cap (Under \$100k) 3.70%		<b>S&amp;P 500</b>		<b>S&amp;P 500</b>		1-Yr Pt-to-Pt - Cap 3.00%	
	1-Yr Pt-to-Pt - Cap (\$100k +) 3.95%		1-Yr Pt-to-Pt - Cap 2.00%		1-Yr Pt-to-Pt - Cap 2.00%		1-Yr Pt-to-Pt - Par Rate 20%	
	1-Yr P-to-P - Part. Rate (Under \$100k) 27%		1-Yr Monthly Average - Cap 2.00%		1-Yr Monthly Average - Cap 2.00%		2-Yr Pt-to-Pt - Par Rate 30%	
	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 29%		<b>MSCI EAFE</b>		<b>MSCI EAFE</b>		<b>Putnam Dynamic Low Volatility</b>	
	<b>7-Year</b>		1-Yr Pt-to-Pt - Cap 2.00%		1-Yr Pt-to-Pt - Cap 2.00%		1-Yr Pt-to-Pt - Cap 4.00%	
	1-Yr Pt-to-Pt - Cap (Under \$100k) 4.75%		1-Yr Monthly Average - Cap 2.00%		1-Yr Monthly Average - Cap 2.00%		1-Yr Pt-to-Pt - Par Rate 65%	
	1-Yr Pt-to-Pt - Cap (\$100k +) 5.00%		<b>JPMorgan ETF Efficient 5</b>		<b>JPMorgan ETF Efficient 5</b>		2-Yr Pt-to-Pt - Par Rate 100%	
	1-Yr P-to-P - Part. Rate (Under \$100k) 29%		1-Yr Pt-to-Pt - Cap 2.00%		1-Yr Pt-to-Pt - Cap 2.00%		<b>JPMorgan ETF Efficient 5</b>	
	1-Yr Pt-to-Pt - Part. Rate (\$100k +) 31%		1-Yr Pt-to-Pt - Spread 4.50%		1-Yr Pt-to-Pt - Spread 4.00%		1-Yr Pt-to-Pt - Cap 4.00%	
	<b>10-Year</b>		<b>\$100,000 +</b>		<b>\$100,000 +</b>		1-Yr Pt-to-Pt - Par Rate 55%	
	1-Yr Pt-to-Pt - Cap (Under \$100k) 4.75%		<b>Fixed Account</b> 1.00%		<b>Fixed Account</b> 1.10%		2-Yr Pt-to-Pt - Par Rate 80%	
1-Yr Pt-to-Pt - Cap (\$100k +) 5.00%		<b>S&amp;P 500</b>		<b>S&amp;P 500</b>				
1-Yr P-to-P - Part. Rate (Under \$100k) 30%		1-Yr Pt-to-Pt - Cap 2.00%		1-Yr Pt-to-Pt - Cap 3.00%				
1-Yr Pt-to-Pt - Part. Rate (\$100k +) 32%		1-Yr Monthly Average - Cap 2.25%		1-Yr Monthly Average - Cap 2.50%				
<b>Fixed Account</b> 2.00%		<b>MSCI EAFE</b>		<b>MSCI EAFE</b>				
		1-Yr Pt-to-Pt - Cap 2.00%		1-Yr Pt-to-Pt - Cap 2.00%				
		1-Yr Monthly Average - Cap 2.00%		1-Yr Monthly Average - Cap 2.00%				
		<b>JPMorgan ETF Efficient 5</b>		<b>JPMorgan ETF Efficient 5</b>				
		1-Yr Pt-to-Pt - Cap 2.00%		1-Yr Pt-to-Pt - Cap 2.25%				
		1-Yr Pt-to-Pt - Spread 4.50%		1-Yr Pt-to-Pt - Spread 4.00%				
Bonus	n/a							
Surrender Chgs (%)	5 yr: 7, 6, 5, 4, 2, 0 / 7 yr: 7, 6, 5, 4, 3, 2, 1, 0 10-Yr (9 yr SC, 10yr MVA): 8,7,6,5,4,3,2,1,9/10,0		5 yrs: 9, 8, 7, 7, 6, 0		7 yrs: 9, 8, 7, 7, 6, 5, 4, 0		10 yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	
MVA	Yes		Yes (n/a in CA)		Yes (n/a in CA)		Yes	
Free Withdrawals	10% after the 1st year		10% available immediately		10% available immediately		7% after 1st year	
Waivers	Nursing Home and Terminal Illness waivers.		Nursing Home and Hospitalization waivers n/a in CA		Nursing Home and Hospitalization waivers n/a in CA		Nursing Home and Hospitalization waivers n/a in CA	
Minimum Guarantee			1.00% on 87.5% of premium		1.00% on 87.5% of premium		1.00% on 87.5% of premium	
Remarks								

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